

In re:  
Cheryl Lynn Lutts  
Debtor

Case No. 13-19684-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 11

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +Cheryl Lynn Lutts, 1234 Marlborough Street, Philadelphia, PA 19125-3921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 09 2019 02:46:29 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:46:00  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 09 2019 02:46:22 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13471199 EDI: PHINAMERI.COM Mar 09 2019 07:43:00 AmeriCredit Financial Services, Inc.,  
P O Box 183853, Arlington, TX 76096

13197049 EDI: PHINAMERI.COM Mar 09 2019 07:43:00 AmeriCredit Financial Services, Inc.,  
PO Box 183853, Arlington, Texas 76096

14241797 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 09 2019 02:46:23  
BAYVIEW LOAN SERVICING LLC, 4425 Ponce de Leon Blvd., 5th Floor,  
Coral Gables, FL 33146-1837

13306539 EDI: RESURGENT.COM Mar 09 2019 07:43:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

13315070 EDI: RESURGENT.COM Mar 09 2019 07:43:00 LVNV Funding, LLC its successors and assigns as,  
assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

13322463 E-mail/Text: camanagement@mtb.com Mar 09 2019 02:45:50 M&T BANK, PO BOX 840,  
BUFFALO, NY 14240-0840

13271480 +EDI: NAVIENTFKASMSERV.COM Mar 09 2019 07:43:00 Sallie Mae, c/o Sallie Mae Inc,  
220 Lasley Ave, Wilkes Barre Pa 18706-1496

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13385717 ###Isaac F. Slepner, Esq., 2424 E. York Street Suite #309, Philadelphia, PA 19125-3043

13191881 ###Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Bayview Loan Servicing, LLC paeb@fedphe.com

DENISE ELIZABETH CARLON on behalf of Creditor Bayview Loan Servicing, LLC  
bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
bkgroup@kmlawgroup.com

ISAAC F. SLEPNER on behalf of Debtor Cheryl Lynn Lutts isaac@slepnerlaw.com

JEROME B. BLANK on behalf of Creditor Bayview Loan Servicing, LLC paeb@fedphe.com

MARIO J. HANYON on behalf of Creditor Bayview Loan Servicing, LLC paeb@fedphe.com

MATTEO SAMUEL WEINER on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com

PAUL WILLIAM CRESSMAN on behalf of Creditor Bayview Loan Servicing, LLC paeb@fedphe.com

REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

REBECCA ANN SOLARZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM  
Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
TOTAL: 14

**Information to identify the case:**

Debtor 1	<u>Cheryl Lynn Lutts</u>	Social Security number or ITIN	<b>xxx-xx-1858</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-19684-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl Lynn Lutts

3/7/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**